

In re:  
Kristen Marie Fitzpatrick  
Debtor

Case No. 24-10064-RC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-9  
Date Rcvd: May 06, 2024

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2024:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Kristen Marie Fitzpatrick, 13343 Herne Bay Court, Moorpark, CA 93021-1999                |
| 41822038 | + Dr John David Kunz, 101 West Arrellaga Road, Suite B, Santa Barbara, CA 93101-5950       |
| 41822043 | + The Lofts at Pinehurst, PO Box 209437, Austin, TX 78720-9281                             |
| 41822044 | + Ventura County Credit Union, 2575 Vista Del Mar Drive, Suite 100, Ventura, CA 93001-3956 |

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                            | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | ^ MEBN  | May 07 2024 00:11:49 | County Assessor, County Government Center, Room 100, San Luis Obispo, CA 93408-0001                |
| smg      | + Email/Text: SBCBankruptcy@co.santa-barbara.ca.us    | May 07 2024 00:26:00 | County Tax Collector, P.O. Box 357, Santa Barbara, CA 93102-0357                                   |
| smg      | EDI: EDD.COM  | May 07 2024 04:02:00 | Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001 |
| smg      | EDI: CALTAX.COM                                       | May 07 2024 04:02:00 | Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952        |
| 41822035 | + EDI: CITICORP                                       | May 07 2024 04:02:00 | Citibank, ATTN: Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040                     |
| 41822036 | + EDI: CITICORP                                       | May 07 2024 04:02:00 | Citibank/Best Buy, ATTN: Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040            |
| 41822037 | + EDI: CITICORP                                       | May 07 2024 04:02:00 | Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500                        |
| 41822039 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | May 07 2024 00:25:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379                |
| 41822040 | + Email/Text: bankruptcydept@kinecta.org              | May 07 2024 00:26:00 | Kinecta Federal Credit Union, Attn: Bankruptcy, Po Box 10003, Manhattan Beach, CA 90267-7503       |
| 41822041 | + EDI: NAVIENTFKASMSERV.COM                           | May 07 2024 04:02:00 | Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500                                |
| 41822042 | + EDI: WTRRN BANK.COM                                 | May 07 2024 04:02:00 | Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475    |

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2024 at the address(es) listed below:

| Name                       | Email Address  |
|----------------------------|--|
| Jeremy W. Faith (TR)       | Trustee@MarguliesFaithlaw.com C118@ecfbis.com;leedowding@gmail.com   |
| John K Rounds              | on behalf of Debtor Kristen Marie Fitzpatrick jrounds@rslawllp.com rsutter@rslawllp.com,admin@rslawllp.com |
| United States Trustee (ND) | ustpreion16.nd.ecf@usdoj.gov   |

TOTAL: 3

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Kristen Marie Fitzpatrick</u> | Social Security number or ITIN | xxx-xx-7006 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court Central District of California |                                  |                                |             |
| Case number:  | 9:24-bk-10064-RC                 |                                |             |

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kristen Marie Fitzpatrick

[include all names used by each debtor, including trade names, within  
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 5/6/24

**Dated:** 5/6/24

**By the court:** Ronald A Clifford III  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**